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(Official Form 1) (12/0.	"		Docui	пен	Г	age I oi Zo)		
FORM B1	United	l States B	ankruptcy	Court	-				Voluntary Datition
	So	uthern D	istrict of ()hio					Voluntary Petition
Name of Debtor (if indi Pina, Josephine S	vidual, enter	Last, First, 1	Middle)		Nan	ne of Joint Debto	or (Spouse)(Last	, First, Middle):
All Other Names used (include married, maiden			years			Other Names us ude married, mai			Debtor in the last 6 years mes):
Stephanie Jo Pina Stephanie Jo Brown									
Last four digits of Soc. (if more than one, state 2534		omplete EIN	or other Tax I.	D. No.		four digits of S e than one, state		o. / C	omplete EIN or other Tax I.D. No. (if
Street Address of Debto 4353 Amalia Place Columbus, Ohio 432	·	eet, City, Sta	ite & Zip Code	;):	Stre	et Address of Jo	oint Debtor	(No.	& Street, City, State & Zip Code):
County of Residence or Principal Place of Busin		klin				nty of Residence cipal Place of B			
Mailing Address of Del	otor (if differ	ent from stre	et address):		Mai	ling Address of	Joint Debt	or (if	different from street address):
Location of Principal A (if different from street ac		ness Debtor							
	ln	formation	Regarding	the Deb	tor (Check the A	pplicable	Вох	(es)
Venue (Check any appli ☐ Debtor has been dom date of this petition o ☐ There is a bankrupte	iciled or has h r for a longer	part of such 13	80 days than in	any other	Distri	et.			180 days immediately preceding the
Type of I	Debtor (Chec	k all boxes tl	hat apply)			Chapter or	Section o	f Ban	kruptcy Code Under Which
☑ Individual(s)			Railroad						led (Check one box)
☐ Corporation ☐ Partnership ☐ Other			Stockbroker Commodity Bro Clearing Bank	ker		Chapter 7 Chapter 9 Sec. 304 - Case a	□ (□ □ ncillary to f	Chapte Chapte oreign	er 11
Na ☑ Consumer/Non-Busin		ts (Check on	e box) Business	•				ee (Ch	eck one box)
Chapter 11 Small Debtor is a small bus Debtor is and elects t 11 U.S.C. § 1121(e)	iness as defin o be consider	ed in 11 U.S.C	C. § 101		□ I I t	Must attach signe	aid in instal d applicatio unable to pa	n for t sy fee	(Applicable to individuals only) he court's consideration certifying except in installments.
Statistical/Administra ☐ Debtor estimates that fi ☐ Debtor estimates that, see no funds available f	ands will be av after any exemp	ailable for distr ot property is ex	ribution to unsecu			es paid, there will			THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Cre	ditors	1-15 16-		100-199		-999 1000-over			
Estimated Assets	\$100.001 #	\$500.001 ±	\$1,000,001±	\$10,000.0	001.4	\$50,000,001.4	More than		
\$0 to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,000 \sqrt{}	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,0 \$50 mi	llion	\$50,000,001 to \$100 million	More than \$100 millio		
Estimated Debts									
\$0 to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,0 \$50 mi	llion	\$50,000,001 to \$100 million	More than \$100 millio		

Case 2:04-bk-56055 Doc 1 Filed 04/20/04 Entered 04/20/04 14:05:36 Desc Main Document Page 2 of 28 FORM B1, Page 2 (Official Form 1) (12/03) Name of Debtor(s)Josephine S Pina Voluntary Petition (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Location Case Number: Date Filed: NONE Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: NONE District Relationship: Judge Signatures Signature(s) of Debtor(s) (Individual/Joint) Exhibit A (To be completed if debtor is required to file periodic reports I declare under penalty of perjury that the information provided in this (e.g., forms 10Kand 10Q) with the Securities and Exchange petition is true and correct. Commission pursuant to Section 13 or 15(d) of the Securities If petitioner is an individual whose debts are primarily consumer debts and Exchange Act of 1934 and is requesting relief under chapter 11) has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief Exhibit A is attached and made a part of this petition. available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, Exhibit B specified in this petition. (To be completed if debtor is an individual whose debts are primarily consumer debts) X s/ Josephine S Pina I, the attorney for the petitioner named in the foregoing petition, declare that Signature of Debtor I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the X Not Applicable relief available under each such chapter. Signature of Joint Debtor X s/Karen E. Hamilton 4/20/2004 Signature of Attorney for Debtor(s) Date Telephone Number (If not represented by attorney) Exhibit C 4/20/2004 Does the debtor own or have possession of any property that poses Date or is alleged to pose a threat of imminent and identifiable harm to Signature of Attorney public health or safety? X s/Karen E. Hamilton Yes, and Exhibit C is attached and made a part of this petition. Signature of Attorney for Debtor(s $\sqrt{}$ Karen E. Hamilton, 0064808 Signature of Non-Attorney Petition Preparer Printed Name of Attorney for Debtor(s) / Bar No. I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § that I prepared this document for compensation, and that I have provided Eisen & Westfall the debtor with a copy of this document. Firm Name Not Applicable 1021 South High Street Columbus, Ohio 43206 Printed Name of Bankruptcy Petition Preparer Address Social Security Number (Required by 11 U.S.C. § 110(c).) 614-443-7920 614-443-7922 Telephone Number Address 4/20/2004 Date Names and Social Security numbers of all other individuals who prepared Signature of Debtor (Corporation/Partnership) or assisted in preparing this document: I declare under penalty of penjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. If more than one person prepared this document, attach additional sheets X Not Applicable conforming to the appropriate official form for each person. Signature of Authorized Individual X Not Applicable Signature of Bankruptcy Petition Preparer Printed Name of Authorized Individual Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines

Date

or imprisonment or both 11 U.S.C. § 110, 18 U.S.C. § 156.

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FORM B6A (6/90)

In re: Josephine S Pina , Case No. (If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
4353 Amalia Place Columbus, Ohio 43227	Fee Owner		\$ 127,000.00	\$ 169,000.00
	Total	>	\$ 127,000.00	

(Report also on Summary of Schedules.)

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FORM B6B (10/89)

In re	Josephine S Pina	: INO.
	Debtor	 (If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NON	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		cash		25.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CMU savings		40.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Huntington checking		80.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Huntington savings		10.00
Security deposits with public utilities, telephone companies, landlords, and others.	х			
Household goods and furnishings, including audio, video, and computer equipment.		Dining Room Set		549.00
Household goods and furnishings, including audio, video, and computer equipment.		household goods		1,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.		wearing apparel		400.00
7. Furs and jewelry.		braclet,rings		100.00
Firearms and sports, photographic, and other hobby equipment.	х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term policy		0.00

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FORM B6B (10/89)

In re	Josephine S Pina	,	Case No.	
	Debtor			(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		PERS		80,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
13. Interests in partnerships or joint ventures. Itemize.	х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
15. Accounts receivable.	х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
Other liquidated debts owing debtor including tax refunds. Give particulars.	х			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
21. Patents, copyrights, and other intellectual property. Give particulars.	х			
22. Licenses, franchises, and other general intangibles. Give particulars.	х			
Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Hyundai Accent		7,500.00

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FORM B6B (10/89)

ln re	Josephine S Pina	, Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Boats, motors, and accessories.	х			
25. Aircraft and accessories.	х			
26. Office equipment, furnishings, and supplies.	х			
27. Machinery, fixtures, equipment and supplies used in business.	х			
28. Inventory.	х			
29. Animals.	х			
30. Crops - growing or harvested. Give particulars.	х			
31. Farming equipment and implements.	х			
32. Farm supplies, chemicals, and feed.	х			
33. Other personal property of any kind not already listed. Itemize.	х			
	2	continuation sheets attached Tota	al >	\$ 89,704.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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FORM B6C (6/90)

n re	Josephine S Pina	Case No.	
	Debtor.		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

□ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

☑ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is

exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
braclet,rings	R.C. § 2329.66(A)(4)(c)	100.00	100.00
cash	R.C. § 2329.66(A)(4)(a)	25.00	25.00
CMU savings	R.C. § 2329.66(A)(4)(a)	40.00	40.00
household goods	R.C. § 2329.66(A)(4)(b)	1,000.00	1,000.00
Huntington checking	R.C. § 2329.66(A)(4)(a)	80.00	80.00
Huntington savings	R.C. § 2329.66(A)(4)(a)	10.00	10.00
PERS	R.C. § 2329.66(A)(10)(a), § 521.09	80,000.00	80,000.00
wearing apparel	R.C. § 2329.66(A)(3)	400.00	400.00

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FORM B6D (12/03)

In re:	Josephine S Pina	, Case No.	
	Debtor	(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if deptor has no creditors holding security.			to report on and contours D.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 9040204 Citi Finance PO Box 104 Reynoldsburg, Ohio 43068-0104			Security Agreement Dining Room Set VALUE \$549.00				549.00	0.00
ACCOUNT NO. 2002-000321795 Hyundai Motor Finance PO Box 1335 Buffalo, NY 14240			Security Agreement 2002 Hyundai Accent VALUE \$7,500.00				12,300.00	4,800.00
Irwin Home Equity 12677 Alcosta Blvd. Suite 500 San Ramon, CA 94583			Second Lien on Residence 2nd mortgage VALUE \$127,000.00				34,000.00	0.00
James E. Nutter & Co. PO Box 419404 Kansas City, MS 64141			Mortgage 4353 Amalia Place Columbus, Ohio 43227 VALUE \$127,000.00				135,000.00	0.00

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Form B6E (12/03)

In re

Josephine S Pina

Debtor

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals
	Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
	Alimony, Maintenance, or Support
	Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Other Priority Debts
	* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Form B6E - Cont. (12/03)

In re Josephine S Pina Case No. (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

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Form	B6F	71	2/03

In re	Josephine S Pina	Case No.
	Debtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

officer and box if dobter flactic elections florally and	secui	eu no	npriority claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5491130365400795							4,500.00
AT&T Universal PO Box 8202 South Hackenson, NJ 07606-8202	•		credit card				·
ACCOUNT NO. 5491130353384738							5,792.54
AT&T Universal Card PO Box 8210 South Hackenson, NJ 07606	L		credit card				2,, 12.1
ACCOUNT NO 4319041023202569							4,103.51
Bank of America PO Box 5270 Carol Stream, IL 60197-5270			credit card				
ACCOUNT NO. 5544552013198017							1,979.23
Bank One PO Box 94014 Palatine, IL 60094-4014			credit card				
ACCOUNT NO. 5440450056094786							1,097.87
Bankcard Services PO Box 5222 Carol Stream, IL 60197-5222	•	•	credit card				

4 Continuation sheets attached

Subtotal

\$17,473.15

Total 3

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Form B6F - Cont. (12/03)

In re	Josephine S Pina	Case No.	
	Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 529151513012029							1,808.13
Capital One PO Box 85147 Richmond, VA 23285		l	credit card				,
ACCOUNT NO. 4121741645936696							306.33
Capital One PO Box 85147 Richmond, VA 23285		ı	credit card				
ACCOUNT NO. 5291071447145911							1,571.63
Capital One PO Box 85147 Richmond, VA 23285		ı	credit card				,
ACCOUNT NO. 529107145911							1,571.63
Capital One PO Box 85147 Richmond, VA 23285			credit card				
ACCOUNT NO. 4121741373489728							1,743.53
Capital One PO Box 85147 Richmond, VA 23285			credit card				

Sheet no.	<u>1</u> of	$\underline{\textbf{4}}$ continuation	sheets attached to	Schedule of	Creditors	Holding	Unsecured	Nonpriority
Claime								

Subtotal >
(Total of this page)

\$7,001.25

Tot al

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Form B6F - Cont. (12/03)

In re	Josephine S Pina	Case No.	
	Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5431430114328583							1,067.49
Chase PO Box 52046 Phoenix, AZ 85072			credit card				
ACCOUNT NO. 5424780342327157							4,977.00
Citi PO Box 8116 S. Hackensack, NJ 07606			credit card				
ACCOUNT NO. 5424180494171371							5,760.63
Citi Cards PO Box 8104 S. Hackensack, NJ 07606			credit card				
ACCOUNT NO. 5424180542327157							5,277.76
Citi Cards PO Box 8116 S. Hackensack, NJ 07606		credit card					
ACCOUNT NO. 4403231118754826							934.01
Conseco Finance PO Box 6153 Rapid City, SD 57709			credit card				

Sheet no.	<u>2</u> of	4 continuation	sheets attached to	Schedule of	Creditors	Holding l	Jnsecured N	lonpriority
Claime								

(Total of this page)

\$18,016.89

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Form B6F - Cont. (12/03)

In re	Josephine S Pina	Case No.	
	Debtor	<u> </u>	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 535758980							678.85
Credit First NA PO Box 81344 Cleveland, OH 44188-0344			credit card				
ACCOUNT NO. 6011005000215445							12,823.03
Discover Card PO Box 15251 Wilmington, DE 19886-5251		l	credit card				,
ACCOUNT NO. 5487200260026791							702.24
Fleet PO Box 15368 Wilmington, DE 19886-5368			credit card				
ACCOUNT NO. 5440450056094786							1,082.47
Household Bank PO Box 5222 Carol Stream, IL 60197-5222			credit card				
ACCOUNT NO. 8222236119055							1,405.96
Lowes PO Box 103080 Roswell, GA 30076			credit card				

Sheet no.	<u>3</u> of	4 continuation	sheets attached to	Schedule of	Creditors	Holding	Unsecured	Nonpriority
Claime								

(Total of this page)

\$16,692.55

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Form B6F - Cont. (12/03)

In re	Josephine S Pina	, Case No.	
	Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5329055345048588							1,488.66
MBNA PO Box 15026 Wilmington, DE 19850 ACCOUNT NO. 5458004011052394			credit card				8 050 00
ACCOUNT NO. 5458004011052394 Metris Companies			credit card				8,950.00
PO Box 21222 Tulsa, OK 74121			oreuit caru				

Sheet no. $\underline{4}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)

\$10,438.66 \$69,622.50

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Form B6G (10/89) | Case No. | Cas

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(If known)

☑ Check this box if debtor has no executory contracts or unexpired leases.

Debtor

NAME AND MAILING ADDRESS, INCLUDIN OF OTHER PARTIES TO LEASE OR CO	

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В6Н				
(6/90)				
In re:	Josephine S Pina		, Case No	
	Debtor			(If known)
		SCHEDULE H - C	CODEBTORS	
	☑ Check this box if debtor has no o	odebtors.		
	NAME AND ADDRESS C	OF CODEBTOR	NAME AND ADDRESS OF C	REDITOR

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Form	B6I
(12/0	3)

Josephine S Pina In re

Case	N	ο.
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(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor

Debtor's Marital Status: divorced	DE	EPENDENTS OF DEB	TOR AND S	POUSE		
Debtor's Age: 55 Spouse's Age:	RELATIONSHIP				AGE	
EMPLOYMENT:	I DEBTOR			SPOUSE		
Occupation	Personal Administrator					
Name of Employer	Franklin County					
How long employed	13years					
Address of Employer						
Income: (Estimate of avera	ge monthly income)			DEBTOR		SPOUSE
Current monthly gross wag (pro rate if not paid monthly	es, salary, and commissions		\$	4,645.40	\$_	
Estimated monthly overtime	e		\$	0.00	\$_	
SUBTOTAL			\$	4,645.40	\$	
LESS PAYROLL DE	DUCTIONS					
a. Payro∥ taxes and so	ocial security		\$	1,411.56	\$_	
b Insurance			\$	122.57	\$ _	
c. Union dues			\$	0.00	\$_	
d. Other (Specify)	PERS		_ \$	394.86	\$_	
	PERS Buy Back		_ \$	227.50	\$_	
SUBTOTAL OF PAYROL	L DEDUCTIONS		\$	2,156.49	\$_	_
TOTAL NET MONTHLY T	AKE HOME PAY		\$	2,488.9 <u>1</u>	\$_	
Regular income from opera (attach detailed statement)	ation of business or profession or farm	•	\$	0.00	\$_	
Income from real property			\$	0.00	\$	
Interest and dividends			\$	0.00	\$	
debtor's use or that of depe		for the	\$	0.00	\$_	
Social security or other gov (Specify)	remment assistance		\$	0.00	\$	
Pension or retirement incor	me		\$	0.00	\$	
Other monthly income			- 		_	
(Specify)			_ \$	0.00	\$_	
TOTAL MONTHLY INCOM	ИE		\$	2,488.91	\$	
TOTAL COMBINED MONT	THLY INCOME	\$ 2,488.91	(Report also	on Summary of So	chedul	es)
	ecrease of more than 10% in any of th			•		•

the filing of this document: NONE

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Form B6J (6/90)

In re	Josephine S Pina	, Case No.	
· <u></u>	Debtor		(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate schedule of expenditures labeled "Spouse".	household. Complete a separate
Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,080.00
Are real estate taxes included? Yes ✓ No	
Is property insurance included? Yes ✓ No	_
Utilities Electricity and heating fuel	\$\$275.00
Water and sewer	\$17.00
Telephone	\$68.00
Other cable	\$ 58.00
Home maintenance (repairs and upkeep)	\$ 120.00
Food	\$ 200.00
Clothing	\$ 40.00
Laundry and dry cleaning	\$ 50.00
Medical and dental expenses	\$ 75.00
Transportation (not including car payments)	\$100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 100.00
Charitable contributions	\$ 200.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 0.00
Life	\$30.00
Health	\$0.00
Auto	\$24.00
Other	\$ 0.00
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$ 0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in	
Auto	\$ 261.89
Other 2nd mortgage	\$ 465.89
Alimony, maintenance or support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed state	
Other personal care	\$\$
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 3,234.78
IEOD CHADTED 12 AND 13 DEDTORS ONLY!	
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made to be m	ade hi-weekly monthly annually or at
some other regular interval.	ade bi-weekiy, monthly, annually, or at
A. Total projected monthly income	\$
B. Total projected monthly expenses	\$
C. Excess income (A minus B)	\$
D. Total amount to be paid into plan each	\$
(interva	<u> </u>

Form B6 (6/90)

United States Bankruptcy Court Southern District of Ohio

n re Josephine S Pina

Case No.
Chapter 7

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS		LIABILITIES		OTHER
A - Real Property	YES	1	\$ 127,000.00				
B - Personal Property	YES	3	\$ 89,704.00				
C - Property Claimed as Exempt	YES	1					
D - Creditors Holding Secured Claims	YES	1		\$	181,849.00		
E - Creditors Holding Unsecured Priority Claims	YES	2		\$	0.00		
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$	69,622.50		
G - Executory Contracts and Unexpired Leases	YES	1				ı	
H - Codebtors	YES	1					
l - Current Income of Individual Debtor(s)	YES	1				\$	2,488.91
J - Current Expenditures of Individual Debtor(s)	YES	1				\$	3,234.78
Total Number of in ALL	f sheets . Schedules >	17					
		Total Assets	\$ 216,704.00				
			 Total Liabilities >	\$	251,471.50		

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Official Form 6 - Cont . (12/03)		
In re: Josephine S Pina		Case No.
Debtor		(If known)
DECLARATION CONCE	RNING DEBTOR'S S	CHEDULES
DECLARATION UNDER PENAL	TY OF PERJURY BY INDIVI	DUAL DEBTOR
declare under penalty of perjury that I have read the foregoing sum	nmary and schedules, consisting of	17 (Total shown on summary page plus 1.)
sheets plus the summary page, and that they are true and correct to the $% \left(1\right) =\left(1\right) \left(1\right) \left($	e best of my knowledge, information, an	d belief.
Date: 4/20/2004	Signature: <u>s/ Josephine S P</u> Josephine S Pina	

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Form 7 (12/03)

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio

n re:	Josephine S	Pina
	2534	

Case No.			
Chapter	7		

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 AMOUNT
 SOURCE
 FISCAL YEAR PERIOD

 53,000.00
 employment
 2002

 39,000.00
 employment
 2003

 4,594.00
 employment
 2004

2. Income other than from employment or operation of business

None ☑

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

3. Payments to creditors

None ☑

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT AMOUNT NAME AND ADDRESS OF CREDITOR PAYMENTS PAID STILL OWING

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

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NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

 $\overline{\mathbf{Q}}$

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

NAME AND ADDRESS

OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

 \checkmark

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION FORECLOSURE SALE TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

 \square

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF **ASSIGNMENT** OR SETTLEMENT

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

NAME AND ADDRESS

NAME AND ADDRESS

OF COURT

CASE TITLE & NUMBER

DESCRIPTION

AND VALUE OF

CASE TITLE & NUMBER

PROPERTY

7 Gifts

OF CUSTODIAN

None ☑

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filling under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON
OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF

GIFT

8. Losses

None ☑

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

3-23-04

600.00 filing fee included

Eisen & Westfall 1021 South High Street Columbus, Ohio 43206

10. Other transfers

None

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a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None ☑

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

ione

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF BANK OR
OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

CONTENTS

IF ANY

13. Setoffs

None **⋈**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None ☑

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

1490 Telex dr Josephine S. Pina 1988 to 2000

Cols, ohio 43207

60 Broadmeadows Blvd Josephine S. Pina 2001 to 2001

Cols, Ohio 43214

16. Spouses and Former Spouses

None ☑

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

 \checkmark

SITE NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☑

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

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C.	List all	judicial	or adr	ninistrative	procee	dings,	includir	ig settle	ments o	r orders	, under ar	ny En	vironmer	ntal	Law w	/ith
respe	ct to whi	ich the d	debtor	is or was a	party.	Indica	te the na	ame and	daddres	s of the	governm	ental	unit that	is c	or was	a party
to the	proceed	ding, an	d the d	ocket num	ber.											

None

 \checkmark

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

✓

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME
I.D. NUMBER
ADDRESS
NATURE OF BUSINESS
DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None
NAME
NAME
NAME
NAME
NAME
NAME
NAME

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	4/20/2004	Signature	s/ Josephine S Pina
		of Debtor	Josephine S Pina

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UNITED STATES BANKRUPTCY COURT Southern District of Ohio

In	re:	Josephine S Pina			Case No. Chapter	7
De	ebtor	DISCLOS	URE O	F COMPENSATION FOR DEBTOR	N OF ATTORNEY	,
1.	and the	nant to 11 U.S.C. § 329(a) and Bankru nat compensation paid to me within one o me, for services rendered or to be re action with the bankruptcy case is as fo	e year befor endered on b	e the filing of the petition in bank	ruptcy, or agreed to be	r(s)
	F	or legal services, I have agreed to acc	ept		\$	650.00
	Р	rior to the filing of this statement I have	e received		\$	391.00
	В	alance Due			\$	259.00
2.	The s	ource of compensation paid to me was	s:			
		☑ Debtor		Other (specify)		
3.	The s	ource of compensation to be paid to m	ne is:			
		☑ Debtor		Other (specify)		
4.	Ø	I have not agreed to share the above of my law firm.	e-disclosed o	compensation with any other pers	son unless they are members and	d associates
		I have agreed to share the above-dis my law firm. A copy of the agreemen attached.		•		
5.		urn for the above-disclosed fee, I have iding:	e agreed to r	ender legal service for all aspects	s of the bankruptcy case,	
	a)	Analysis of the debtor's financial situ a petition in bankruptcy;	ation, and re	endering advice to the debtor in d	letermining whether to file	
	b)	Preparation and filing of any petition,	schedules,	statement of affairs, and plan wh	nich may be required;	
	c)	Representation of the debtor at the m	neeting of cr	editors and confirmation hearing	, and any adjourned hearings the	ereof;
	d)	Representation of the debtor in adve	rsary procee	edings and other contested bankr	ruptcy matters;	
	e)	[Other provisions as needed] None				
6.	Вуа	greement with the debtor(s) the above	disclosed fe	ee does not include the following	services:	
		None				
				CERTIFICATION		
r		tify that the foregoing is a complete sta entation of the debtor(s) in this bankru		• •	r payment to me for	
[Dated:	4/20/2004				
				s/Karen E. Hamilton	1	
				Karen E. Hamilton,	Bar No. 0064808	

Eisen & WestfallAttorney for Debtor(s)